



Chen-Del-O Federal Credit Union

WINTER NEWSLETTER



JANUARY 2025

## NOTICE TO MEMBERS

The Chen-Del-O Federal Credit Union Supervisory Committee is conducting a

### VERIFICATION OF ALL MEMBER ACCOUNTS

for the fourth quarter of 2024.

If a member determines there is a discrepancy in an account, please notify the Supervisory Committee of the account discrepancy in writing no later than January 15th, 2025.

**Mail information to:**

Joseph R. Grieco  
Supervisory Committee Chairperson  
35426 State Highway 28, Andes, New York 13731

### **\*\*Chen-Del-O Federal Credit Union Privacy Notice**

Chen-Del-O Federal Credit Union is owned by its members and run by a Board of Directors you elect.

You can be confident that your financial privacy is a top priority of this Credit Union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact the Credit Union at 607-829-3560.

We are committed to providing you with competitive products and services to meet your financial needs which necessitate that we share information about you to complete your transactions and provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either service to us or additional financial products for you to consider. Under these arrangements, we may disclose all of the information we collect, as described below, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our member's privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell to other third parties the information we provide them.

#### **Information We Collect and Disclose About You**

We collect non-public personal information about you from the following sources: From membership and loan application forms, we obtain information such as name, address, social security number and income

\*From your transactions with us or other companies that work closely with us to provide you with financial products and services, we obtain information such as your account balances, payment history, parties to transactions, and credit card usage.

\*From consumer reporting agencies, we obtain information such as your credit worthiness and credit history.

\*From verifications of information you provide on applications and other forms, we obtain information from current or past employers, other financial institutions and other sources listed on the application. We may disclose all of the information that we collect, as described above to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

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**Example:**

TruStage Insurance Agency offers members Accidental Death & Dismemberment insurance as well as other kinds of insurances.

We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, and follow your instructions as you authorize, or protect the security of our financial records. If you terminate your membership with Chen-Del-O Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.

**How We Protect Your Information**

We restrict access to non-public information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member service privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your non-public personal information.

**\*\* Scholarship Award Program \*\***

Once again, the credit union will be sponsoring a credit union-wide college Scholarship Award Program.

Chen-Del-O FCU members will be competing with other high school seniors from our credit union membership for the chance to win one of three \$1,000.00 scholarship awards offered. Qualifying students must be members of Chen-Del-O FCU and a college bound high school senior at the time of application AND a member in good standing with the credit union at the time of the award.

Applications will be available in the Guidance Office of each high school, at the credit union office, or may be downloaded from our website [www.chendelo.org](http://www.chendelo.org). **IN ORDER TO BE CONSIDERED**, all applications must be **IN OUR OFFICE PRIOR TO END OF THE BUSINESS DAY ON MARCH 14, 2025**.

No faxed copies will be accepted, emailed copy is ok. [abankowski@chendelo.org](mailto:abankowski@chendelo.org)  
Please contact the office if you have any questions!



**Weather Notice!!**

**With all consideration to our members business and for the safety of our employees, the credit union maybe closed due to adverse weather conditions. Please check our website, call the office to hear a voicemail message or listen to WCDO Radio for closures**

**Holiday Closings:**

Tuesday, December 31, 2024  
Closing at Noon

Wednesday, January 1, 2025  
New Year's Day

Sat.-Mon., January 18-20, 2025  
Martin Luther King Jr. Day

Sat.-Mon., February 15-17, 2025  
Presidents Day

**Chen-Del-O Federal Credit Union**  
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Phone: (607) 829-3560  
Fax: (607) 829-3561  
Email: [cdofcu@chendelo.org](mailto:cdofcu@chendelo.org)  
Website: [www.chendelo.org](http://www.chendelo.org)

**Office Hours:**

Mon.-Thurs. 8:00 A.M. - 4:30 P.M.  
Friday 8:00 A.M. - 5:00 P.M.  
Saturday 8:30 A.M. - 11:30 A.M.

**Board of Directors:**

President Breck Tarbell  
Vice-President Mark Luetzger  
Secretary Sara Leddy  
Treasurer Ashley Pittsnogle  
Directors Kathy Hewlett  
Kathleen Ingalls  
Greg Bonczkowski

Director Emeritus Ralph Whitney (Deceased)  
Arlene Tarbell (Deceased)  
David Stoy  
Geraldine Simmons (Deceased)  
Sue Giudice

Supervisory Committee Joseph Grieco, Chair  
Jeanne Kruser  
George Hinkley  
Anne Wolstenholme  
Patricia Winters

